

GRI Standard 2016 Content Index

GRI Standard Number	GRI Standard Title	Disclosure Number	Disclosure Title	Page in Annual Report 2017	Chapter reference / Comments / Reasons of omission
GRI 101 Foundation 2016					
GRI 102 General Disclosures 2016					
1. Organisational profile					
GRI 102	General Disclosures	102-1	Name of the organisation	p. 282	Erste Group Bank AG
GRI 102	General Disclosures	102-2	Activities, brands, products, and services	p. 14	Strategy
GRI 102	General Disclosures	102-3	Location of headquarters	p. 282	Vienna
GRI 102	General Disclosures	102-4	Location of operations	p. 14, 17	Strategy
GRI 102	General Disclosures	102-5	Ownership and legal form	p. 84	Ownership: cover (inner face: shareholder structure) Legal form: (consolidated) corporate governance report
GRI 102	General Disclosures	102-6	Markets served	p. 14, Note 37	Strategy, Group consolidated financial statements: Note 37 (segment reporting)
GRI 102	General Disclosures	102-7	Scale of the organisation	Note 37	Cover (inner face: branches, employees), Group consolidated financial statements: Note 37 (segment reporting)
					Employees (staff indicators). The staff indicators provide information on gender distribution per country, share of part-time staff per country, gender distribution in part-time staff per country, share and gender distribution of executive and other managerial positions per country, average number of sick leave days per employee per country, number of employees with health disabilities per country, turnover rates per gender and country, return rates after parental leave per gender and country.
					The share of leased personnel (i.e. workers that are not employees) was not significant. The total number of employees is not subject to seasonal changes.
GRI 102	General Disclosures	102-8	Information on employees and other workers	p. 71 et seq.	
GRI 102	General Disclosures	102-9	Supply chain	p. 66	(consolidated) non-financial report: suppliers
GRI 102	General Disclosures	102-10	Significant changes to the organisation and its supply chain	n.a.	No significant changes in the organisation (neither in terms of size, structure nor ownership) nor in the supply chain.
GRI 102	General Disclosures	102-11	Precautionary Principle or approach	p. 14, 54 et seq.	Strategy, (consolidated) non-financial report, The precautionary principle is reflected in both Erste Group's code of conduct and the statement of purpose.
GRI 102	General Disclosures	102-12	External initiatives	p. 64 et seq., 73	(consolidated) non-financial report: customers, environment, UN Principles of Responsible Investment (2012), Bangladesh Memorandum (2015), UN Global Compact (2015), Nestor Gold Charta (2015), Montréal Carbon Pledge (2015), Austrian Diversity Charter (2016)
					There are the following significant memberships for Erste Group Bank AG: WSBI (World Savings Banks Institute), ESBG (European Savings Banks Group), Österreichischer Sparkassenverband, WKÖ (Austrian Economic Chambers, Industry Sector: Banking and Insurance), OEVFA (Österreichische Vereinigung für Finanzanalyse und Asset Management), BWG (Bankwissenschaftliche Gesellschaft Österreich), WIFO (Wirtschaftsforschungsinstitut Österreich), Österreichische Industriellenvereinigung, respACT (Austrian Business Council for Sustainable Development), WWF Climate Group
GRI 102	General Disclosures	102-13	Membership of associations	n.a.	
2. Strategy					
GRI 102	General Disclosures	102-14	Statement from senior decision maker	p. 4 et seq., 14	Letter of the CEO, strategy
GRI 102	General Disclosures	102-15	Key impacts, risks and opportunities	p. 56 et seq.	(consolidated) non-financial report: materiality analysis
3. Ethics and integrity					
GRI 102	General Disclosures	102-16	Values, principles, standards, and norms of behaviour	p. 14, 84	Strategy (reference made to code of conduct, statement of purpose), (consolidated) non-financial report, (consolidated) corporate governance report (reference made to Austrian Code of (consolidated) corporate governance);
4. Governance					
GRI 102	General Disclosures	102-18	Governance structure	p. 54 et seq., 84 et seq.	(consolidated) non-financial report (reference to Sustainability Board), (consolidated) corporate governance report
5. Stakeholder engagement					
GRI 102	General Disclosures	102-40	List of stakeholder groups	p. 55 et seq.	(consolidated) non-financial report: materiality analysis
GRI 102	General Disclosures	102-41	Collective bargaining agreements	n.a.	100%, as collective bargaining agreements at all locations
GRI 102	General Disclosures	102-42	Identifying and selecting stakeholders	p. 55 et seq.	(consolidated) non-financial report: materiality analysis
GRI 102	General Disclosures	102-43	Approach to stakeholder engagement	p. 55 et seq.	(consolidated) non-financial report: materiality analysis
GRI 102	General Disclosures	102-44	Key topics and concerns raised	p. 55 et seq.	(consolidated) non-financial report: materiality analysis

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6. Reporting practice					
GRI 102	General Disclosures	102-45	Entities included in the consolidated financial statements	p. 54	Non-financial reports have to be prepared for the same scope of consolidation that is covered by the financial reporting. The calculation of non-financial data, such as energy consumption per employee, is based on all Erste Group entities that have at least one full time equivalent employee. The non-financial report covers all relevant subsidiaries with the exception of the Austrian savings banks with fewer than 500 employees that are not majority-owned by Erste Group Bank AG. Human resources-relevant data are captured at single entity level, environmental data on the basis of properties used for banking operations. Over the coming years, it is the aim to gradually include the data of all consolidated companies in the non-financial report.
GRI 102	General Disclosures	102-46	Defining report content and topic boundaries	p. 55 et seq.	(consolidated) non-financial report: materiality analysis
GRI 102	General Disclosures	102-47	List of material topics	p. 55 et seq.	(consolidated) non-financial report: materiality analysis
GRI 102	General Disclosures	102-48	Restatements of information	n.a.	No restatements
GRI 102	General Disclosures	102-49	Changes in reporting	p. 56	Adjustments of material topics compared to 2016 following the materiality analysis. Additional entities from the scope of consolidation were included in the non-financial reporting in 2017. This includes in particular the Austrian savings banks with more than 500 employees.
GRI 102	General Disclosures	102-50	Reporting period	n.a.	Calendar year 2017
GRI 102	General Disclosures	102-51	Date of most recent report	n.a.	Annual report 2016
GRI 102	General Disclosures	102-52	Reporting cycle	n.a.	Annual
GRI 102	General Disclosures	102-53	Contact point for questions regarding the report	p. 282	Important addresses, Imprint (contact)
GRI 102	General Disclosures	102-54	Claims of reporting in accordance with GRI Standards	p. 54	This report has been prepared in accordance with the GRI Standards: Core option.
GRI 102	General Disclosures	102-55	GRI content index	p. 77 et seq.	(consolidated) non-financial report Also available on the company's website: http://www.erstegroup.com/en/investors/reports
GRI 102	General Disclosures	102-56	External assurance	p. 82 et seq.	Independent assurance statement The (consolidated) non-financial report is compliant with the Austrian Commercial Code (Unternehmensgesetz). The GRI Standards were applied on a voluntary basis, as was the external assurance of the nonfinancial reporting by an independent auditor.
GRI 103 Management Approach 2016					
GRI 103	Management Approach	103-1	Explanation of the material topic and its boundary	p. 13 et seq., 54 et seq.	Strategy, (consolidated) non-financial report: materiality analysis
GRI 103	Management Approach	103-2	The management approach and its components	p. 13 et seq., 54 et seq.	Strategy, (consolidated) non-financial report: materiality analysis
GRI 103	Management Approach	103-3	Evaluation of the management approach	p. 55 et seq., 84	(consolidated) non-financial report: materiality analysis, (consolidated) corporate governance report: working methods of the management board and the supervisory board
Material & additional topics					
Additional topic: GRI 201 Economic Performance 2016					
GRI 103	Management Approach	103-1	Explanation of the material topic and its boundary	p. 13 et seq.	Strategy
GRI 103	Management Approach	103-2	The management approach and its components	p. 13 et seq.	Strategy
GRI 103	Management Approach	103-3	Evaluation of the management approach	p. 55 et seq., 84	(consolidated) non-financial report: materiality analysis, (consolidated) corporate governance report: working methods of the management board and the supervisory board
GRI 201	Economic Performance	201-1	Direct economic value generated and distributed	Note 37 Note 54	Group consolidated financial statements: Note 37 (segment reporting), Note 54 (country by country reporting)
Material topics: Social commitment and social banking (GRI 203 Indirect Economic Impacts 2016)					
GRI 103	Management Approach	103-1	Explanation of the material topic and its boundary	p. 13 et seq., 59 et seq., 65	Strategy, (consolidated) non-financial report: commitment to society, customers (social banking)
GRI 103	Management Approach	103-2	The management approach and its components	p. 13 et seq., 59 et seq., 65	Strategy, (consolidated) non-financial report: commitment to society, customers (social banking)
GRI 103	Management Approach	103-3	Evaluation of the management approach	p. 55 et seq., 84	(consolidated) non-financial report: materiality analysis, (consolidated) corporate governance report: working methods of the management board and the supervisory board The responsibility for the implementation of the activities lies within the respective subsidiary.
GRI 203	Indirect Economic Impacts	203-2	Significant indirect economic impacts	p. 59, 65 et seq.	(consolidated) non-financial report: commitment to society, customers (social banking)

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Material topic: Anti-corruption and compliance (GRI 205 Anti-corruption 2016)					
GRI 103	Management Approach	103-1	Explanation of the material topic and its boundary	p. 55 et seq., 95 et seq.	(consolidated) non-financial report, additional corporate governance principles
GRI 103	Management Approach	103-2	The management approach and its components	p. 55 et seq., 95 et seq.	(consolidated) non-financial report, additional corporate governance principles
GRI 103	Management Approach	103-3	Evaluation of the management approach	p. 55 et seq., 95 et seq.	(consolidated) non-financial report: materiality analysis, additional corporate governance principles Compliance with statutory and internal regulations is the responsibility of the audit departments in the respective subsidiaries. Group Audit regularly carries out control checks on compliance with these policies. In case of non-compliance, appropriate measures are taken.
GRI 205	Anti-Corruption	205-3	Confirmed incidents of corruption and actions taken	p. 96	Additional (consolidated) corporate governance principles In 2017, Erste Group did not discover or record any incident of corruption.
Additional topic: GRI 206 Anti-competitive behaviour 2016					
GRI 103	Management Approach	103-1	Explanation of the material topic and its boundary	p. 55 et seq., 84	(consolidated) non-financial report, (consolidated) corporate governance report
GRI 103	Management Approach	103-2	The management approach and its components	p. 55 et seq., 84	(consolidated) non-financial report, (consolidated) corporate governance report
GRI 103	Management Approach	103-3	Evaluation of the management approach	p. 55 et seq., 84	(consolidated) non-financial report: materiality analysis, additional corporate governance principles Compliance with statutory and internal regulations is the responsibility of the audit departments in the respective subsidiaries. Group Audit regularly carries out control checks on compliance with these policies. In case of non-compliance, appropriate measures are taken.
GRI 206	Anti-competitive behaviour	206-1	Legal actions for anti-competitive behaviour, anti-trust and monopoly practices	Note 50	Group consolidated financial statements: Note 50 (contingent liabilities) There were no legal actions for anti-competitive behavior, anti-trust, or monopoly practices pending against Erste Group Bank AG.
Material topic: Responsible criteria in the supply chain and ecological impacts on banking operations (GRI 301 Materials 2016)					
GRI 103	Management Approach	103-1	Explanation of the material topic and its boundary	p. 13 et seq., 66 et seq., 73 et seq.	Strategy, (consolidated) non-financial report: suppliers, environment
GRI 103	Management Approach	103-2	The management approach and its components	p. 13 et seq., 66 et seq., 73 et seq.	Strategy, (consolidated) non-financial report: suppliers, environment
GRI 103	Management Approach	103-3	Evaluation of the management approach	p. 55 et seq., 84	(consolidated) non-financial report: materiality analysis, (consolidated) corporate governance: working methods of the management board and the supervisory board
GRI 301	Materials	301-1	Materials used by weight or volume	p. 75 et seq.	(consolidated) non-financial report: environment
GRI 301	Materials	301-2	Recycled input materials used	p. 76	(consolidated) non-financial report: environment
Material topic: Responsible criteria in the supply chain and ecological impacts on banking operations (GRI 302 Energy 2016)					
GRI 103	Management Approach	103-1	Explanation of the material topic and its boundary	p. 13 et seq., 73 et seq.	Strategy, (consolidated) non-financial report: environment
GRI 103	Management Approach	103-2	The management approach and its components	p. 13 et seq., 73 et seq.	Strategy, (consolidated) non-financial report: environment
GRI 103	Management Approach	103-3	Evaluation of the management approach	p. 55 et seq., 84	(consolidated) non-financial report: materiality analysis, (consolidated) corporate governance: working methods of the management board and the supervisory board
GRI 302	Energy	302-1	Energy consumption within the organisation	p. 73, 75 et seq.	(consolidated) non-financial report (environment) In terms of energy consumption, there is no separate presentation of renewable / non-renewable energy sources. It is included in the determination of the CO ₂ emissions.
GRI 302	Energy	302-4	Reduction of energy consumption	p. 73, 75 et seq.	(consolidated) non-financial report: environment
Material topic: Responsible criteria in the supply chain and ecological impacts on banking operations (GRI 305 Emissions 2016)					
GRI 103	Management Approach	103-1	Explanation of the material topic and its boundary	p. 13 et seq., 73 et seq.	Strategy, (consolidated) non-financial report: environment
GRI 103	Management Approach	103-2	The management approach and its components	p. 13 et seq., 73 et seq.	Strategy, (consolidated) non-financial report: environment
GRI 103	Management Approach	103-3	Evaluation of the management approach	p. 55 et seq., 84	(consolidated) non-financial report: materiality analysis, (consolidated) corporate governance: working methods of the management board and the supervisory board
GRI 305	Emissions	305-1	Direct (Scope 1) GHG emissions	p. 75 et seq.	(consolidated) non-financial report: environment GRI 305-1c is not applicable.
GRI 305	Emissions	305-2	Energy indirect (Scope 2) GHG emissions	p. 75 et seq.	(consolidated) non-financial report: environment
GRI 305	Emissions	305-3	Other indirect (Scope 3) GHG emissions	p. 75 et seq.	(consolidated) non-financial report: environment
Material topic: Responsible criteria in the supply chain and ecological impacts on banking operations (GRI 308 Supplier Environmental Assessment 2016)					
GRI 103	Management Approach	103-1	Explanation of the material topic and its boundary	p. 13 et seq., 66 et seq.	Strategy, (consolidated) non-financial report: suppliers
GRI 103	Management Approach	103-2	The management approach and its components	p. 13 et seq., 66 et seq.	Strategy, (consolidated) non-financial report: suppliers

GRI Standard Number	GRI Standard Title	Disclosure Number	Disclosure Title	Page in Annual Report 2017	Chapter reference / Comments / Reasons of omission
GRI 103	Management Approach	103-3	Evaluation of the management approach	p. 55 et seq., 84	(consolidated) non-financial report: materiality analysis, (consolidated) corporate governance: working methods of the management board and the supervisory board
GRI 308	Supplier Environmental Assessment	308-1	New suppliers that were screened using environmental criteria	p. 67	(consolidated) non-financial report: suppliers
Material topic: Diversity and equal opportunity (GRI 401 Employment 2016)					
GRI 103	Management Approach	103-1	Explanation of the material topic and its boundary	p. 13 et seq., 68 et seq.	Strategy, (consolidated) non-financial report: employees
GRI 103	Management Approach	103-2	The management approach and its components	p. 13 et seq., 68 et seq.	Strategy, (consolidated) non-financial report: employees
GRI 103	Management Approach	103-3	Evaluation of the management approach	p. 55 et seq., 84	(consolidated) non-financial report: materiality analysis, (consolidated) corporate governance: working methods of the management board and the supervisory board
GRI 401	Employment	401-1	New employee hires and employee turnover	p. 72	(consolidated) non-financial report: employees
GRI 401	Employment	401-3	Parental leave	p. 72	(consolidated) non-financial report: employees
Material topic: Diversity and equal opportunity (GRI 404 Training and Education 2016)					
GRI 103	Management Approach	103-1	Explanation of the material topic and its boundary	p. 13 et seq., 68 et seq.	Strategy, (consolidated) non-financial report: employees
GRI 103	Management Approach	103-2	The management approach and its components	p. 13 et seq., 68 et seq.	Strategy, (consolidated) non-financial report: employees
GRI 103	Management Approach	103-3	Evaluation of the management approach	p. 55 et seq., 84	(consolidated) non-financial report: materiality analysis, (consolidated) corporate governance: working methods of the management board and the supervisory board
GRI 404	Training and Education	404-1	Average hours of training per year per employee	p. 69	(consolidated) non-financial report: employees
GRI 404	Training and Education	404-2	Programmes for upgrading employee skills and transition assistance programs	p. 69	(consolidated) non-financial report: employees
Material topic: Diversity and equal opportunity (GRI 405 Diversity and Equal Opportunity 2016)					
GRI 103	Management Approach	103-1	Explanation of the material topic and its boundary	p. 13 et seq., 68 et seq.	Strategy, (consolidated) non-financial report: employees
GRI 103	Management Approach	103-2	The management approach and its components	p. 13 et seq., 68 et seq.	Strategy, (consolidated) non-financial report: employees
GRI 103	Management Approach	103-3	Evaluation of the management approach	p. 55 et seq., 84	(consolidated) non-financial report: materiality analysis, (consolidated) corporate governance: working methods of the management board and the supervisory board
GRI 405	Diversity and Equal Opportunity	405-1	Diversity of governance bodies and employees	p. 71 et seq.	(consolidated) non-financial report: employees
Material topic: Diversity and equal opportunity (GRI 406 Non-Discrimination 2016)					
GRI 103	Management Approach	103-1	Explanation of the material topic and its boundary	p. 13 et seq., 68 et seq.	Strategy, (consolidated) non-financial report: employees
GRI 103	Management Approach	103-2	The management approach and its components	p. 13 et seq., 68 et seq.	Strategy, (consolidated) non-financial report: employees
GRI 103	Management Approach	103-3	Evaluation of the management approach	p. 55 et seq., 84	(consolidated) non-financial report: materiality analysis, (consolidated) corporate governance: working methods of the management board and the supervisory board
GRI 406	NON-Discrimination	406-1	Incidents of discrimination and corrective actions taken	n.a.	As a preventive measure, an anti-discrimination officer was appointed to foster an environment of mutual respect for all employees. In 2017, no significant incidents were brought forward to the anti-discrimination officer in Austria or the other countries. For the other countries (i.e. except Austria), the local HR departments are in charge in this matter.
Material topic: Responsible criteria in the supply chain and ecological impacts on banking operations (GRI 414 Supplier Social Assessment 2016)					
GRI 103	Management Approach	103-1	Explanation of the material topic and its boundary	p. 13 et seq., 66 et seq.	Strategy, (consolidated) non-financial report: suppliers
GRI 103	Management Approach	103-2	The management approach and its components	p. 13 et seq., 66 et seq.	Strategy, (consolidated) non-financial report: suppliers
GRI 103	Management Approach	103-3	Evaluation of the management approach	p. 55 et seq., 84	(consolidated) non-financial report: materiality analysis, (consolidated) corporate governance: working methods of the management board and the supervisory board
GRI 414	Supplier Social Assessment	414-1	New suppliers that were screened using social criteria	p. 67	(consolidated) non-financial report: suppliers
Additional topic: GRI 418 Customers Privacy 2016					
GRI 103	Management Approach	103-1	Explanation of the material topic and its boundary	p. 13 et seq., 54 et seq.	Strategy, (consolidated) non-financial report
GRI 103	Management Approach	103-2	The management approach and its components	p. 13 et seq., 54 et seq.	Strategy, (consolidated) non-financial report
GRI 103	Management Approach	103-3	Evaluation of the management approach	p. 55 et seq., 84	(consolidated) non-financial report: materiality analysis, (consolidated) corporate governance: working methods of the management board and the supervisory board

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GRI 418	Customer Privacy	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	n.a.	In 2017, there were no substantiated complaints concerning breaches of customer privacy.
Additional topic: GRI 419 Socioeconomic compliance 2016					
GRI 103	Management Approach	103-1	Explanation of the material topic and its boundary	p. 13 et seq., 84 et seq.	Strategy, (consolidated) non-financial report, (consolidated) corporate governance report
GRI 103	Management Approach	103-2	The management approach and its components	p. 13 et seq., 84 et seq.	Strategy, (consolidated) non-financial report, (consolidated) corporate governance report
GRI 103	Management Approach	103-3	Evaluation of the management approach	p. 55 et seq., 84	(consolidated) non-financial report: materiality analysis, (consolidated) corporate governance: working methods of the management board and the supervisory board
GRI 419	Socioeconomic compliance	419-1	Non-compliance with laws and regulations in the social and economic area	n.a.	In 2017, there were no significant fines nor non-monetary sanctions for non-compliance with laws and/or regulations in the social and economic area.
Material topic: Employee health and work-life balance					
GRI 103	Management Approach	103-1	Explanation of the material topic and its boundary	p. 55 et seq., 68 et seq.	(consolidated) non-financial report: materiality analysis, employees
GRI 103	Management Approach	103-2	The management approach and its components	p. 55 et seq., 68 et seq.	(consolidated) non-financial report: materiality analysis, employees Health topics for employees lie within the responsibility of the respective subsidiaries. Larger entities are equipped with appropriate health facilities or provide access to external health centers.
GRI 103	Management Approach	103-3	Evaluation of the management approach	p. 55 et seq.	(consolidated) non-financial report: materiality analysis Sick days are recorded. It is the aim to promote the health of employees and the work-life balance. Health reports are the basis for potential improvement measures.
Material topic: Financial education					
GRI 103	Management Approach	103-1	Explanation of the material topic and its boundary	p. 55 et seq., 60	(consolidated) non-financial report: materiality analysis, commitment to society (financial literacy)
GRI 103	Management Approach	103-2	The management approach and its components	p. 55 et seq., 60	(consolidated) non-financial report: materiality analysis, commitment to society (financial literacy)
GRI 103	Management Approach	103-3	Evaluation of the management approach	p. 55 et seq.	(consolidated) non-financial report: materiality analysis The responsibility for the implementation of the activities lies within the respective subsidiary.
Material topic: Customer satisfaction					
GRI 103	Management Approach	103-1	Explanation of the material topic and its boundary	p. 55 et seq., 63 et seq.	(consolidated) non-financial report: materiality analysis, customers
GRI 103	Management Approach	103-2	The management approach and its components	p. 55 et seq., 63 et seq.	(consolidated) non-financial report: materiality analysis, customers
GRI 103	Management Approach	103-3	Evaluation of the management approach	p. 55 et seq.	(consolidated) non-financial report: materiality analysis, Customer satisfaction is measured through surveys applying uniform criteria across all relevant markets. It is incorporated into strategic considerations.
Material topic: Responsible investment and finance					
GRI 103	Management Approach	103-1	Explanation of the material topic and its boundary	p. 55 et seq., 64 et seq.	(consolidated) non-financial report: materiality analysis, customers
GRI 103	Management Approach	103-2	The management approach and its components	p. 55 et seq., 64 et seq.	(consolidated) non-financial report: materiality analysis, customers
GRI 103	Management Approach	103-3	Evaluation of the management approach	p. 55 et seq.	(consolidated) non-financial report: materiality analysis, Compliance with the existing exclusion criteria for investments and financing lies within the responsibility of the respective business units. The exclusion criteria are evaluated on a regular basis to see whether they fulfill the envisaged social and ecological responsibility.